

Form plncf13 – ntcenfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-10736-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clifford A. Gibbs  
66 Narberth Way  
Toms River, NJ 08757

Social Security No.:  
xxx-xx-5659

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 10, 2023.

Dated: April 10, 2023  
JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Clifford A. Gibbs  
Debtor

Case No. 23-10736-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 10, 2023

Form ID: plncf13

Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2023:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Clifford A. Gibbs, 66 Narberth Way, Toms River, NJ 08757-6563   |
| 519823925 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602 |

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov           | Apr 10 2023 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov    | Apr 10 2023 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519823914 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 10 2023 20:33:31 | AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500  |
| 519854054 | Email/PDF: bncnotices@becket-lee.com          | Apr 10 2023 20:33:31 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 519823913 | + Email/PDF: bncnotices@becket-lee.com        | Apr 10 2023 20:43:53 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 519823916 | Email/Text: cescandell@calautomotive.com      | Apr 10 2023 20:30:00 | Cal Automotive, 300 Horizon Drive, Hamilton, NJ 08691  |
| 519823917 | + Email/PDF: acg.coaf.ebn@aisinfo.com         | Apr 10 2023 20:33:08 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302  |
| 519830073 | + Email/PDF: acg.acg.ebn@aisinfo.com          | Apr 10 2023 20:33:18 | Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 519853822 | + Email/PDF: acg.acg.ebn@aisinfo.com          | Apr 10 2023 20:33:08 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  |
| 519823918 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 10 2023 20:33:20 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 519877129 | Email/PDF: Citi.BNC.Correspondence@citi.com   | Apr 10 2023 20:33:09 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 519823919 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 10 2023 20:33:20 | Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 519829521 | Email/Text: mrdiscen@discover.com             | Apr 10 2023 20:30:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 519823920 | + Email/Text: mrdiscen@discover.com           | Apr 10 2023 20:30:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 519823921 | + Email/Text: crdept@na.firstsource.com       |                      |  |

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 10, 2023

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Total Noticed: 23

|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   | Apr 10 2023 20:31:00 | FirstSource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609                            |
| 519823922 | Email/Text: sbse.cio.bnc.mail@irs.gov         | Apr 10 2023 20:31:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519874456 | Email/Text: Bankruptcy.Notices@pnc.com        | Apr 10 2023 20:30:00 | PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101                                     |
| 519823923 | Email/Text: Bankruptcy.Notices@pnc.com        | Apr 10 2023 20:30:00 | Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101             |
| 519823915 | Email/Text: Bankruptcy.Notices@pnc.com        | Apr 10 2023 20:30:00 | BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296                                  |
| 519823924 | + Email/Text: bankruptcyteam@quickenloans.com | Apr 10 2023 20:31:00 | Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573                         |
| 519839719 | + Email/Text: bankruptcyteam@quickenloans.com | Apr 10 2023 20:31:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408          |

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2023 at the address(es) listed below:

| Name               | Email Address  |
|--------------------|--|
| Albert Russo       | docs@russotrustee.com  |
| Denise E. Carlon   | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com            |
| Lee Martin Perlman | on behalf of Debtor Clifford A. Gibbs ecf@newjerseybankruptcy.com<br>mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com |
| U.S. Trustee       | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 4